
Louisiana

Success Story:

USDA Rural Development Helps Elderly Woman Obtain Decent, Safe, and Sanitary Housing

Outline of Need

Mrs. Irene “Rene” Matthews lived in her home for forty-five years—raising ten children under its roof and filling it with many good memories. In recent years, Mrs. Matthews has faced many home repair problems—including termite damage. Faced with costly repair bills, family members began looking for financial assistance to help Mrs. Matthews accomplish needed home repairs. However, because of the extent of the damage, the cost of repairs would be exorbitant. Mrs. Matthews was advised to tear down the old house and build a new home. This was a hard decision for Mrs. Matthews to make, but after serious discussions with her family, she decided that building a new home was the right thing to do.

How Rural Development Helped

Mrs. Matthews’ daughter contacted St. James Parish Department of Human Resources (a housing application packager for USDA Rural Development) seeking information about affordable housing for her mother. She was given an application and information about the Section 502 Direct loan program offered by USDA Rural Development. The Section 502 Direct loan program is intended to provide very low and low-income families the opportunity to acquire or build a decent, safe, and sanitary home in a rural area.

Mrs. Matthews submitted an application for a Section 502 Direct very low-income loan in the amount of \$71,000. The loan application was processed and approved by USDA Rural Development.

The Results

After demolition of her old house, construction on the new home began in October 2004. Mrs. Matthews closed her loan and moved into her new home in March 2005. When she moved into her new home, Mrs. Matthews said, “It’s been a long waiting period, but it was worth the wait!”

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(see page 2 for photographs and captions)



Mrs. Irene “Rene” Matthews new home under construction. Home was financed by USDA Rural Development.



Mrs. Irene “Rene” Matthews stands in front of her new home under construction.



Mrs. Irene “Rene” Matthews new home. “It was worth the wait,” said Mrs. Matthews.